In re: Justin Paul Cerda Debtor Case No. 17-61182-tmr Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0979-6 User: Admin. Page 1 of 2 Date Rcvd: Apr 17, 2017 Form ID: 309I Total Noticed: 26 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2017. +Justin Paul Cerda, 2988 Game Farm Road, Springileia, Ok J. ...... +Dept of Justice, Division of Child Support, Attn: Bankruptcy Unit, db POB 14670, smq Salem, OR 97309-5013 Department of Justice, 10th & Constitution NW, smq +US Attorney General, Washington, DC 20530-0001 +Best Buy Stores,L.P., 7601 Penn Avenue S, Richfield, MN 55423-8500 +McKenzie Valley Federal Credit Union, c/o Kolin McMann, Pres., PO Box 823, 101434839 101434844 Springfield, OR 97477-0141 +Oregon Medical Group., 1580 Valley River Drive, Eugene, OR 97401-2179 101434845 +PennyMac, c/o David A. Spector, President, 6101 Condor Dr., Moorpark, CA 93021-2602 101434846 +Register Guard Federal Credit Union., c/o Carolyn Smith, CEO, 101434849 850 Beltline Rd., Springfield, OR 97477-1091 ++SELCO COMMUNITY CREDIT UNION, PO BOX 7487, SPRINGFIELD OR 97475-0487 101434851 (address filed with court: SELCO Community Credit Union., PO Box 7487, Springfield, OR 97475) 1292 High St, Eugene, OR 97401-3238 101434853 +Urgent Care, 101434854 +Verizon Wireless., One Verizon Way, Basking Ridge, NJ 07920-1097 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: noticelho@olsendaines.com Apr 18 2017 00:25:55 LARS H OLSEN, POB 12829, aty Salem, OR 97309 +E-mail/Text: general@eugenel3.com Apr 18 2017 00:26:34 Naliko Markel, POB 467, tr Eugene, OR 97440-0467 EDI: ORREV.COM Apr 18 2017 00:23:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555 smq +E-mail/Text: usaor.bankruptcy@usdoj.gov Apr 18 2017 00:26:45 1000 SW 3rd Ave #600, Portland, OR 97204-2936 US Attorney, US Attorney, smg +E-mail/Text: ustpregion18.eg.ecf@usdoj.gov Apr 18 2017 00:26:13 US Trustee, Eugene, ust 405 E 8th Ave #1100, Eugene, OR 97401-2728 EDI: WFNNB.COM Apr 18 2017 00:23:00 Comenity Bank. 1 Righter Pkwy, Ste 100, Wilmington, DE 19803-1533 Comenity Bank., 101434840 c/o John J. Coane, Pres., +EDI: RMSC.COM Apr 18 2017 00:23:00 101434841 Discount Tire, GE Money, POB 960061, Orlando, FL 32896-0061 +EDI: ESSL.COM Apr 18 2017 00:23:00 101434842 Dish Network., P.O.Box 6655, Englewood, CO 80155-6655 EDI: IRS.COM Apr 18 2017 00:23:00 101434837 IRS, Centralized Insolvency Oper., PO Box 7346, Philadelphia, PA 19101-7346 +EDI: CBSKOHLS.COM Apr 18 2017 00:23:00 101434843 Kohl's, PO Box 3084, Milwaukee, WI 53201-3084 101434838 +EDI: ORREV.COM Apr 18 2017 00:23:00 ODR, Attn: Bankruptcy Unit, 955 Center St NE, Salem, OR 97301-2555 EDI: PRA.COM Apr 18 2017 00:23:00 101434847 Portfolio Recovery Associates, c/o Steven D. Fredrickson, CEO, 120 Corporate Blvd., Norfolk, VA 23502 E-mail/Text: bknotices@professionalcredit.com Apr 18 2017 00:26:27 101434848 Professional Credit Service., c/o Joseph Hawes, Auth. Rep., PO Box 7548, Eugene, OR 97401 EDI: RMSC.COM Apr 18 2017 00:23:00 The Home Depot, Inc., 2455 Paces Ferry Rd. NW, 101434852 Atlanta, GA 30339 EDI: RMSC.COM Apr 18 2017 00:23:00 101434855 Walmart Discover., POB 530927, Atlanta, GA 30353-0927 TOTAL: 15 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* 101434850\* ++SELCO COMMUNITY CREDIT UNION, PO BOX 7487, SPRINGFIELD OR 97475-0487 (address filed with court: SELCO Community Credit Union., c/o Bob Newcomb, CEO, 299 East 11th Ave, Eugene, OR 97401) TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2017 Signature: /s/Joseph Speetjens

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Form ID: 309I

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2017 at the address(es) listed below:

NONE. TOTAL: TOTAL: 0

Information to ic	dentify the case:			
Debtor 1:	Justin Paul Cerda	Social Security number or ITIN: XXX-	xx-xx-0291	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:	_	
United States Bankruptcy Court: District of Oregon		Date case filed for chapter:	13	4/17/17
Case number:	17-61182-tmr13			

## Official Form 309I

# **Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Justin Paul Cerda	
2.	All other names used in the last 8 years		
3.	Address	2988 Game Farm Road Springfield, OR 97477	
4.	<b>Debtor's attorney</b> Name and address	LARS H OLSEN POB 12829 Salem, OR 97309	Contact phone (503) 362–9393
5.	Bankruptcy trustee Name and address	Naliko Markel POB 467 Eugene, OR 97440	Contact phone 541–343–1555
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	405 E 8th Ave #2600 Eugene, OR 97401	Office Hours 9:00 a.m. – 4:30 p.m. Contact phone 541–431–4000 Date: 4/17/17

For more information, see pages 2 & 3

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Debtor Justin Paul Cerda Case number 17–61182–tmr13

#### 7. Meeting of creditors Debtors must attend the meeting to May 25, 2017 at 08:30 AM The meeting may be Location: be questioned under oath. In a joint continued or adjourned to a later date. If so, the date will U.S. Trustee's Office, Room 1900, 405 E 8th case, both spouses must attend. be on the court docket. Photo ID is required. Debtors Ave, Eugene, OR 97401 must also provide proof of reported social security numbers (for example, social security card; medical insurance card; pay stub; W–2 form; IRS form 1099; or Social Security Admin.report). Creditors may attend, but are not required to do so. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 60 days after the first date set for the Meeting of Creditors The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Filing deadline: 8/23/17 Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: See Fed. Rule Bankr. Deadline for governmental units to file a proof of Proc. 3002(c)(1) claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be completed and filed at <a href="https://www.orb.uscourts.gov">www.orb.uscourts.gov</a> or any bankruptcy clerk's office. **Please file proof of claim electronically** at <a href="www.orb.uscourts.gov">www.orb.uscourts.gov</a>. No login or password is required. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you Filing deadline: 30 days after the conclusion of the meeting of creditors may file an objection If the debtor has filed a plan, it is enclosed with this notice. If the debtor has not yet filed a plan, it will be sent 9. Filing of plan separately. A hearing on confirmation, at which testimony will not be received, will be held on: 6/20/17 at 10:00 AM, Location: US Bankruptcy Court, Courtroom #5, 405 E 8th Ave, Eugene, OR 97401 The Court may enter an order confirming a proposed plan before the scheduled hearing date if no timely objections are filed. See the "Objections to Confirmation" explanation on page 3 for procedural details. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline to object to the debtors' discharge or the dischargeability of certain debts

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Debtor Justin Paul Cerda Case number 17–61182–tmr13

14. Notice of Proposed Dismissal of Case	This case may be dismissed without further prior notice if (1) all plan payments at fail to complete the meeting of creditors set above, or (3) the debtors fail to timely make fee payments as ordered by the Court, unless within 21 days of the date in trustee files a written objection to dismissal, setting forth specific grounds, and se party (i.e., debtors or trustee).	file any documents and/or line 6 either the debtor or
15. Objection to Confirmation	A creditor wanting to object to any provision of the debtors' plan must file a written showing service on the debtors within 14 days after the meeting of creditors concrejecting the plan, or motion for relief from the automatic stay, will not be consider confirmation. See Local Bankruptcy Rule 3015–3(c) for additional details concernights.	cludes. Filing a proof of claim red an objection to the
16. Court Information and Legal Advice	Court Information is available at <a href="www.orb.uscourts.gov">www.orb.uscourts.gov</a> . For account numbers, etc Contact your own attorney with other questions and to protect your rights. The clear law from giving legal advice.	c. contact the debtor's attorney. erk's office staff is forbidden by
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